

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

Jennifer Kelly Garcia  
6120 Westwood Parkway  
Apt 101  
Saint Cloud, MN 56303

Case No: 15-60591 – MER

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-8885

Debtor(s)

Chapter 7 Case

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**DISCHARGE OF DEBTOR(S)**

It appears that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 3/22/16

Michael E Ridgway  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on March 22, 2016 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of MinnesotaIn re:  
Jennifer Kelly Garcia  
DebtorCase No. 15-60591-MER  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-6

User: admin  
Form ID: 7dscPage 1 of 1  
Total Noticed: 24

Date Rcvd: Mar 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2016.

db +Jennifer Kelly Garcia, 6120 Westwood Parkway, Apt 101, Saint Cloud, MN 56303-5102  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
61189578 +Bank of America, PO Box 15284, Wilmington DE 19850-5284  
61189585 +Erica Garcia, 6120 Westwood Parkway, Apt 101, Saint Cloud MN 56303-5102  
61189586 +First Collection Services, 10925 Otter Creek E Blvd, Mabelvale AR 72103-1661  
61189587 Geico, One Geico Center, Macon GA 31296-0001  
61189591 +Mid South Adjustment C, 123 West 2nd St, Pine Bluff AR 71601-4305  
61189592 +Mid-America Accounts Control B, PO Box 790, Joplin MO 64802-0790  
61189593 +Ok Student Loan, 525 Central Park Dr Ste 600, Oklahoma City OK 73105-1706  
61189597 +Tulsa Adjustment Burea, 1754 Utica Sq # 283, Tulsa OK 74114-1400

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Mar 23 2016 22:08:00 Minnesota Department of Revenue,  
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Mar 23 2016 22:05:24 US Trustee,  
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
61189579 EDI: CAPITALONE.COM Mar 23 2016 22:08:00 Capital One Bank Usa N, Po Box 85015,  
Richmond VA 23285  
61189580 +EDI: CAUT.COM Mar 23 2016 22:13:00 Chase Auto, 900 Stewart Ave,  
Garden City NY 11530-4891  
61189581 +E-mail/Text: bpennington@fayetteville-ar.gov Mar 23 2016 22:06:09 City of Fayetteville,  
113 West Mountain Street, Fayetteville AR 72701-6083  
61189583 +EDI: CCS.COM Mar 23 2016 22:13:00 Credit Collection Services, Two Wells Ave,  
Newton MA 02459-3246  
61189584 +E-mail/Text: electronicbkydocs@nelnet.net Mar 23 2016 22:05:47 Dept Of Education/neln,  
3015 Parker Rd, Aurora CO 80014-2904  
61189588 +E-mail/Text: acarroll@unitedhealthone.com Mar 23 2016 22:06:11  
Golden Rule Insurance Company, PO Box 740209, Cincinnati OH 45274-0209  
61189589 +EDI: IIC9.COM Mar 23 2016 22:13:00 I C System Inc, Po Box 64378,  
Saint Paul MN 55164-0378  
61190926 +E-mail/Text: ecfmailbox@iberiabank.com Mar 23 2016 22:05:57 IBERIABANK, PO BOX 52747,  
LAFAYETTE, LA 70505-2749  
61189590 +E-mail/Text: ecfmailbox@iberiabank.com Mar 23 2016 22:05:57 Iberiabank,  
3430 W Wedington Dr, Fayetteville AR 72704-5730  
61189594 +E-mail/Text: bankruptcy@pro-credit.com Mar 23 2016 22:05:41 Professional Cr Mgmt,  
Po Box 4037, Jonesboro AR 72403-4037  
61189595 E-mail/Text: bankruptcy@pro-credit.com Mar 23 2016 22:05:41 Professional Credit Management,  
Payment Process Center, PO Box 4037, Jonesboro AR 72403-4037  
61189598 E-mail/Text: klayson@regional.com Mar 23 2016 22:06:21 WRMS Clinics, PO Box 550,  
Lowell AR 72745-0550

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

61189582 CNB Land and Cattle  
61189596 Tory Garcia

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 25, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2016 at the address(es) listed below:

Erik Ahlgren trustee@prtcl.com, MN23@ecfcbis.com  
US Trustee ustpreion12.mn.ecf@usdoj.gov  
Wesley W. Scott on behalf of Debtor 1 Jennifer Kelly Garcia sonjaq@kainscott.com

TOTAL: 3